

# San Francisco Housing Portal Contractor Agreement Practice Test (Sample)

## Study Guide



**Everything you need from our exam experts!**

**This is a sample study guide. To access the full version with hundreds of questions,**

**Copyright © 2026 by Examzify - A Kaluba Technologies Inc. product.**

**ALL RIGHTS RESERVED.**

**No part of this book may be reproduced or transferred in any form or by any means, graphic, electronic, or mechanical, including photocopying, recording, web distribution, taping, or by any information storage retrieval system, without the written permission of the author.**

**Notice: Examzify makes every reasonable effort to obtain from reliable sources accurate, complete, and timely information about this product.**

**SAMPLE**

# Table of Contents

<b>Copyright</b> .....	<b>1</b>
<b>Table of Contents</b> .....	<b>2</b>
<b>Introduction</b> .....	<b>3</b>
<b>How to Use This Guide</b> .....	<b>4</b>
<b>Questions</b> .....	<b>6</b>
<b>Answers</b> .....	<b>9</b>
<b>Explanations</b> .....	<b>11</b>
<b>Next Steps</b> .....	<b>17</b>

SAMPLE

# Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

# How to Use This Guide

**This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:**

## 1. Start with a Diagnostic Review

**Skim through the questions to get a sense of what you know and what you need to focus on. Don't worry about getting everything right, your goal is to identify knowledge gaps early.**

## 2. Study in Short, Focused Sessions

**Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations, and take breaks to retain information better.**

## 3. Learn from the Explanations

**After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.**

## 4. Track Your Progress

**Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.**

## 5. Simulate the Real Exam

**Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.**

## 6. Repeat and Review

**Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning.**

## 7. Use Other Tools

**Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.**

**There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly — adapt the tips above to fit your pace and learning style. You've got this!**

**SAMPLE**

## **Questions**

SAMPLE

- 1. What happens to payments withheld due to delinquency under the San Francisco Business and Tax Regulations Code?**
  - A. They must be paid back with interest**
  - B. They shall be made upon compliance with obligations**
  - C. They will be permanently forfeited**
  - D. They will be reallocated to other contractors**
- 2. What does the phrase 'THIS SECTION CONTROLS AGAINST ANY AND ALL OTHER PROVISIONS OF THIS AGREEMENT' imply?**
  - A. This section is the least important**
  - B. This section is the only section applicable**
  - C. This section has precedence over other provisions in the Agreement**
  - D. This section can be disregarded upon mutual consent**
- 3. What is the Contractor's obligation regarding invoice submission?**
  - A. Submit invoices annually**
  - B. Submit invoices only upon completion of the project**
  - C. Submit invoices on a monthly basis unless specified otherwise in Appendix E**
  - D. Submit invoices at the end of each quarter**
- 4. What is one potential risk associated with contractor services?**
  - A. Poor reputation affects future contracts**
  - B. Financial loss with minimal recovery options**
  - C. Unforeseen changes in work scope**
  - D. Claims of liability by third parties**
- 5. What is the contractors' responsibility regarding reporting conflict of interest?**
  - A. Only report if requested by the City**
  - B. Report to the City promptly**
  - C. Discuss with other contractors**
  - D. Handle it internally without reporting**

**6. What is not required from the contractor under the Agreement?**

- A. Detailed performance reports**
- B. Written consent for assignment**
- C. Immediate notification of assignments**
- D. Legal representation in disputes**

**7. What must the Commercial Automobile Liability Insurance policy provide regarding claims?**

- A. It must only cover damages caused by negligence**
- B. It must be primary insurance to any other insurance available to the Additional Insureds**
- C. It must cover only bodily injury**
- D. It must provide only limited third-party coverage**

**8. What right does the City not retain regarding the Contractor's work?**

- A. The right to control the means or method of the Contractor's work.**
- B. The right to oversee daily operations of the Contractor.**
- C. The right to manage the Contractor's finances.**
- D. The right to dictate the timeline of the Contractor's work.**

**9. Which of the following situations would not represent a potential default by the Contractor?**

- A. Filing for bankruptcy**
- B. Consenting to a custodian appointment**
- C. Increasing workforce efficiency**
- D. Failing to pay debts**

**10. What is required for notices to be sent between the parties in the agreement?**

- A. Notices must be sent via text message**
- B. Notices can be sent by U.S. mail or e-mail**
- C. Notices must be delivered in person**
- D. Notices can only be sent by certified mail**

## **Answers**

SAMPLE

- 1. B**
- 2. C**
- 3. C**
- 4. D**
- 5. B**
- 6. D**
- 7. B**
- 8. A**
- 9. C**
- 10. B**

SAMPLE

## **Explanations**

SAMPLE

**1. What happens to payments withheld due to delinquency under the San Francisco Business and Tax Regulations Code?**

- A. They must be paid back with interest**
- B. They shall be made upon compliance with obligations**
- C. They will be permanently forfeited**
- D. They will be reallocated to other contractors**

Payments withheld due to delinquency under the San Francisco Business and Tax Regulations Code are required to be made upon compliance with the relevant obligations. This means that if a contractor addresses the issues that led to the delinquency—such as rectifying any non-compliance with tax obligations or other contractual requirements—those payments that were previously withheld will then be released. This approach encourages compliance and accountability among contractors while ensuring that pending payments are not permanently lost but instead tied to fulfilling specific criteria. This mechanism incentivizes contractors to resolve any issues and meet their obligations, thereby reinstating their standing for future payments. The incorrect options highlight different interpretations of how withheld payments could potentially be handled, but they do not align with the regulatory framework that connects the release of withheld payments directly to compliance with obligations.

**2. What does the phrase 'THIS SECTION CONTROLS AGAINST ANY AND ALL OTHER PROVISIONS OF THIS AGREEMENT' imply?**

- A. This section is the least important**
- B. This section is the only section applicable**
- C. This section has precedence over other provisions in the Agreement**
- D. This section can be disregarded upon mutual consent**

The phrase 'THIS SECTION CONTROLS AGAINST ANY AND ALL OTHER PROVISIONS OF THIS AGREEMENT' indicates that the specific section in question takes priority or precedence over any conflicting or related sections within the entire agreement. This means that if there are discrepancies between what is stated in this section and any other provisions of the agreement, the terms in this section will be the authoritative guiding principles. This clause is often included in legal documents to ensure clarity and to prevent confusion or misinterpretation regarding the hierarchy of the terms outlined. By asserting that this section controls, it establishes it as the prevailing guideline under which the agreement is interpreted and enforced.

### 3. What is the Contractor's obligation regarding invoice submission?

- A. Submit invoices annually**
- B. Submit invoices only upon completion of the project**
- C. Submit invoices on a monthly basis unless specified otherwise in Appendix E**
- D. Submit invoices at the end of each quarter**

The correct answer highlights that the Contractor must submit invoices on a monthly basis unless there are specific instructions outlined in Appendix E. This approach is beneficial for maintaining a consistent cash flow and ensures that the contractor is regularly compensated for ongoing work. Monthly invoicing allows for timely review and processing of payments, making it easier for both the contractor and the client to manage their financial obligations and track project progress effectively. The reference to Appendix E signifies that there can be exceptions or adjustments to this standard practice, accommodating unique project requirements or agreements made prior to the work commencing. This flexibility is crucial in construction and service contracts, as projects can vary significantly in scale and complexity. Understanding this invoicing schedule is essential for contractors to ensure compliance with contract terms and maintain good financial management while preventing potential disputes regarding payments.

### 4. What is one potential risk associated with contractor services?

- A. Poor reputation affects future contracts**
- B. Financial loss with minimal recovery options**
- C. Unforeseen changes in work scope**
- D. Claims of liability by third parties**

The correct answer highlights a significant concern in contractor services: claims of liability by third parties. When contractors engage in a project, they may inadvertently affect or involve third parties, such as neighboring businesses, property owners, or even the public. If issues arise—like property damage or personal injury—those third parties might file claims against the contractor for damages. This can lead to legal battles, financial strain due to legal fees and settlements, and affect the contractor's reputation. In the context of contractor work, being aware of this potential risk underlines the importance of having adequate insurance, understanding liability waivers, and implementing safety measures to mitigate such claims. This awareness is crucial for contractors to protect themselves and their future work opportunities, as well as to ensure compliance with liability regulations. The other options reflect valid concerns in the contracting arena, such as the impact on reputational issues, financial consequences, and changing work scopes, but the specificity and potential severity associated with claims of liability from third parties profoundly emphasize the essential nature of risk management in contractor agreements.

## 5. What is the contractors' responsibility regarding reporting conflict of interest?

- A. Only report if requested by the City**
- B. Report to the City promptly**
- C. Discuss with other contractors**
- D. Handle it internally without reporting**

The contractors' responsibility regarding reporting conflicts of interest is to report to the City promptly. This requirement ensures transparency and maintains the integrity of the contracting process. When contractors disclose any conflicts of interest, it allows the City to assess the situation and take appropriate actions to mitigate any potential risks or ethical concerns that may arise. Prompt reporting is crucial because it helps prevent any potential breaches of trust or corruption that could undermine the objectives of the contract. By taking a proactive stance in reporting, contractors demonstrate their commitment to ethical standards and compliance with the City's regulations. Other options, such as only reporting if requested by the City, discussing the conflict with other contractors, or handling the situation internally without reporting, do not align with the expected standards of accountability and transparency. These approaches could lead to a lack of oversight, which might ultimately harm public trust in the contracting process.

## 6. What is not required from the contractor under the Agreement?

- A. Detailed performance reports**
- B. Written consent for assignment**
- C. Immediate notification of assignments**
- D. Legal representation in disputes**

The requirement for legal representation in disputes is not a standard obligation for contractors under the Agreement. Typically, the contractor is responsible for fulfilling the terms laid out in the contract, which include providing performance reports, obtaining written consent before making any assignments related to the contract, and notifying relevant parties immediately about any assignments or changes. However, legal representation is generally handled independently by the parties involved in a dispute, and it is not the contractor's responsibility to provide or arrange for legal counsel as part of their contractual obligations. This distinction highlights the contractor's focus on operational and reporting duties, rather than on legal representation, which is more related to individual rights and choices in legal contexts.

## 7. What must the Commercial Automobile Liability Insurance policy provide regarding claims?

- A. It must only cover damages caused by negligence**
- B. It must be primary insurance to any other insurance available to the Additional Insureds**
- C. It must cover only bodily injury**
- D. It must provide only limited third-party coverage**

The Commercial Automobile Liability Insurance policy must stipulate that it is the primary insurance concerning any claims experienced by the Additional Insureds. This means that in the event of a claim, the coverage provided by this policy takes precedence over any other insurance policies that might also respond to the same claim. This is crucial for ensuring that Additional Insureds - often entities like subcontractors or clients listed on the policy - have their claims handled effectively without delay or disputes about which policy should respond first. This primary coverage is particularly important in commercial contexts where multiple parties might share liability risks. Hence, this requirement promotes clarity and ensures that adequate and timely financial protection is available for the Additional Insureds involved.

## 8. What right does the City not retain regarding the Contractor's work?

- A. The right to control the means or method of the Contractor's work.**
- B. The right to oversee daily operations of the Contractor.**
- C. The right to manage the Contractor's finances.**
- D. The right to dictate the timeline of the Contractor's work.**

The correct answer is that the City does not retain the right to control the means or method of the Contractor's work. In contractual agreements, particularly in contractor relationships, the contractor is typically responsible for determining how to complete the work specified in the contract. This includes the selection of methods, tools, and processes required to achieve the desired outcomes. Retaining control over the means or methods would imply a level of control that undermines the contractor's independence and professional judgment in carrying out their responsibilities. The other choices pertain to elements that a city might retain depending on the contract structure. For instance, overseeing daily operations, managing finances, and dictating timelines can be part of a contractor agreement where the contractor is accountable to the agency for the overall project goals and deliverables. However, fundamentally, the contractor's autonomy in deciding how to execute the work is protected, which is why the City does not have that right in relation to the contractor's specific methods or means. This delineation of responsibilities is crucial for ensuring effective project management and quality work.

**9. Which of the following situations would not represent a potential default by the Contractor?**

- A. Filing for bankruptcy**
- B. Consenting to a custodian appointment**
- C. Increasing workforce efficiency**
- D. Failing to pay debts**

In the context of potential defaults by a contractor, increasing workforce efficiency is not a situation that would represent a default. Default refers to the failure of a contractor to meet their obligations as defined in the contract, which can include failure to pay debts, going bankrupt, or consenting to a custodian appointment, as these all indicate a breakdown in the contractor's ability to fulfill their responsibilities. Increasing workforce efficiency demonstrates proactive behavior that can benefit the contractor and the project overall, suggesting an improvement in quality, productivity, or cost-effectiveness. This action does not indicate any failure to perform obligations and, instead, aligns with the contractor's commitment to meet project goals effectively. On the other hand, actions like filing for bankruptcy, consenting to a custodian appointment, and failing to pay debts clearly indicate an inability to meet contractual obligations and are often seen as serious warning signs of potential default. These actions reflect an incapacity to sustain business operations or fulfill financial commitments, whereas enhancing efficiency is a positive development.

**10. What is required for notices to be sent between the parties in the agreement?**

- A. Notices must be sent via text message**
- B. Notices can be sent by U.S. mail or e-mail**
- C. Notices must be delivered in person**
- D. Notices can only be sent by certified mail**

The requirement for notices in the agreement to be sent by U.S. mail or e-mail is essential because it allows for flexible and reliable communication between the parties involved. Utilizing both traditional mail and modern electronic methods ensures that all parties can easily receive and send important information in a timely manner. This choice reflects a practical approach to communication, accommodating various preferences and accessibility issues. While other methods such as in-person delivery or certified mail provide certain benefits, they may not be feasible for all parties or situations. U.S. mail and e-mail are widely used, allowing for efficient and effective notice delivery without imposing undue burdens.

# Next Steps

**Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.**

**As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.**

**If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at [hello@examzify.com](mailto:hello@examzify.com).**

**Or visit your dedicated course page for more study tools and resources:**

**<https://sfhousingportalcontagreement.examzify.com>**

**We wish you the very best on your exam journey. You've got this!**

**SAMPLE**